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UTAH STATE
INSURANCE DEPT.

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Salt Lake City, UT 84114
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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

JODI M. WOODRUFF

c/o Commonwealth Financial Network
2150 South 1300 East, #500
Salt Lake City, UT 84106
License No. 190190

**STIPULATION
&
ORDER**

2007-026 LC

Docket No. _____

Enf. Case No. 1747

STIPULATION

1. Respondent, Jodi M. Woodruff, is a licensed insurance agent in the State of Utah, holding License No. 190190.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
 - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
 - b. Respondent admits the Findings of Fact and Conclusions made therefrom;
 - c. Respondent stipulates to the summary entry of the Order herein which shall be

in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to her rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 29 day of March, 2007.



JODY M. WOODRUFF



UTAH INSURANCE DEPARTMENT
M. Gale Lemon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. On November 15, 2006, the department undertook a routine audit of Respondent's continuing education for the 2006 renewal of her license.
2. Respondent had completed only 3 of the required 24 hours of continuing education prior to submitting her application for renewal of her license.
3. In submitting her application for the renewal of her license, Respondent certified that she had completed all required continuing education prior to the submission of the application for renewal.
4. In an audit of Respondent's continuing education for the 2004 renewal of her license, Respondent was found not to have completed all required continuing education prior to submitting her application for the renewal of her license, and the department issued a private letter of admonition at that time.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. In falsely certifying that she had completed the required continuing education for the renewal of her license, Respondent violated Utah Code Annotated § 31A-2-201(6).
2. In failing to complete all required continuing education prior to the submission of her application for renewal of her license, Respondent violated Utah Code Annotated §31A-23a-202.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

ORDER

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$750.00, to be paid within 30 days of the date of this Order.
2. Respondent shall complete and submit proof of completion of all required continuing education within 30 days of the date of this Order. Said continuing education completed in compliance with this Order shall not be counted toward Respondent's continuing education for the next renewal of his license.
3. Respondent's insurance agent's license is placed on probation for a period of 24 months beginning with the date of this Order. The terms of probation are that the Respondent shall pay the administrative forfeiture assessed herein in a timely manner, shall complete the continuing education ordered herein in a timely manner, shall complete all required continuing education required prior to the next renewal of his license, and shall have no further violations of the Utah Insurance Code or Rules or of any order of the commissioner.

NOTIFICATION


Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$2,500.00 per violation and the suspension or revocation of your license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require

that you report this action to them.

DATED this 3rd day of April, 2007.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

UTAH
Invoice - Original

Page 1

Printed Date: April 03, 2007

Invoice Date: April 03, 2007
Balance Due: \$750.00
Due Date: April 29, 2007
Invoice ID: 328677
Payor ID: 71120

WOODRUFF JODI M
C/O COMMONWEALTH FINANCIAL NETWORK
2150 SOUTH 1300 EAST 500
SALT LAKE CITY UT 84106

Item Description	Amount
4/3/2007 Monetary Penalty Individual	\$750.00
E-case 1947 Docket 2007- 026 LC	
Original Amount Due	\$750.00

UTAH
Invoice - Original

Invoice Date: April 03, 2007
Balance Due: \$750.00
Due Date: April 29, 2007
Invoice ID: 328677
Payor ID: 71120
Payor Name: WOODRUFF, JODI M

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901

CERTIFICATE OF MAILING

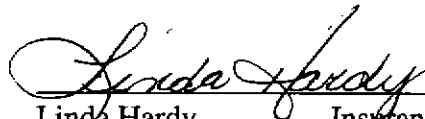
I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

**STIPULATION
&
ORDER**

To the following:

JODI M. WOODRUFF
C/O COMMONWEALTH FINANCIAL NETWORK
2150 SOUTH 1300 EAST # 500
SALT LAKE CITY, UT 84106

DATED this 3rd day of April, 2007



Linda Hardy Insurance Technician
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901